#### Federal Reserve System

## APPENDIX B TO PART 202—MODEL APPLICATION FORMS

1. This appendix contains five model credit application forms, each designated for use in a particular type of consumer credit transaction as indicated by the bracketed caption on each form. The first sample form is intended for use in open-end, unsecured transactions; the second for closed-end, secured transactions; the third for closed-end transactions, whether unsecured or secured; the fourth in transactions involving community property or occurring in community property states; and the fifth in residential mortgage transactions which contains a model disclosure for use in complying with  $\S 202.13$ for certain dwelling-related loans. All forms contained in this appendix are models; their use by creditors is optional.

- 2. The use or modification of these forms is governed by the following instructions. A creditor may change the forms: by asking for additional information not prohibited by \$202.5; by deleting any information request; or by rearranging the format without modifying the substance of the inquiries. In any of these three instances, however, the appropriate notices regarding the optional nature of courtesy titles, the option to disclose alimony, child support, or separate maintenance, and the limitation concerning marital status inquiries must be included in the appropriate places if the items to which they relate appear on the creditor's form.
- 3. If a creditor uses an appropriate Appendix B model form, or modifies a form in accordance with the above instructions, that creditor shall be deemed to be acting in compliance with the provisions of paragraphs (b), (c) and (d) of §202.5 of this regulation.

### 12 CFR Ch. II (1-1-12 Edition)

[Open-end, uns	ecure	d credit]				
			CREDIT AP	PLICATION		
Check				s before completing this A		
Appropriate	ш	If you are applying for an indivi- or assets of another person as the	e basis for repayment of	the credit requested, comple	ete only Sections A and E	).
Box		If you are applying for a joint a information in B about the joint	ccount or an account that t applicant or user.	you and another person wil	ll use, complete all Section	ns, providing
		We intend to apply for joint cre	dit			
		If you are applying for an indiv	Applicant	Co-Applicant	ony child support or san	arate maintenance or
		on the income or assets of anoth possible, providing information you are relying.	ner person as the basis for in B about the person on	repayment of the credit rec whose alimony, support, or	puested, complete all Sec r maintenance payments	tions to the extent or income or assets
SECTION A		FORMATION REGARDING	APPLICANT			
		First, Middle):	ATTECAN			Birthdate: / /
		lress:				
City:	· / ·		State:	Zip:		reas dare.
Social Securi	in N			Driver's License No.:		
				Dilver's License No		Years there:
	et A	ldress:	State:	7		rears there.
City:				Years there:	Talankana	
Present Empl Position or ti					reiepnone:	
				Name of supervisor:		
Employer's /						
Previous Em						Years there:
		er's Address:				
Present net sa	alary	or commission: \$	per	No. Dependents:	Ages:	
Alimony, ch	ild s	ipport, or separate maintenan	ce income need not be r	evealed if you do not wish	to have it considered a	s a basis for repaying
this obligation						
Allmony, cni	ia su	pport, separate maintenance rece	eived under: court order	□ written agreement □	orai understanding 🗆	
Other income	e: \$	per	Source(s)	of other income:		
Is any incom	e list	ed in this Section likely to be rec	fuced in the next two yea	rs?		****
☐ Yes (Expl	ain i	detail on a separate sheet.)	No 🗌			
•			When?		Office:	
Checking Ac	cour	t No.:		Institution and Branch: _		
Savings Acco	ount	No.:		Institution and Branch: _		
Name of nea						
not living wi		u:Address:			Telephone:	
Relationship	-	Aduress: _	The state of the s			
SECTION E	3—I	NFORMATION REGARDING	G JOINT APPLICANT,	USER, OR OTHER PAR	TY (Use separate sheets	if necessary.)
Full Name (I	.ast,	First, Middle):				Birthdate: / /
Relationship	to A	pplicant (if any):				
Present Stree	t Ad	iress:				Years there:
City:			State:	Zip:	_ Telephone:	
Social Secur	uy N			Driver's License No.:		
Present Emp	loye:			Years there:	Telephone:	
Position or ti				Name of supervisor:		
Employer's				Transcorragion (1997)		
		er:				Years there:
		er's Address:				Team mere
				No. Dependents:	Ages:	
		apport, or separate maintenan				b
this obligati	on.			,		s a basis for repaying
Alimony, chi	ild st	pport, separate maintenance rec	eived under: court order	□ written agreement □	oral understanding	
Other incom	e: S	per	Source(s	of other income:		
Is any incom	e lis	ed in this Section likely to be re- n detail on a separate sheet.)	duced in the next two yea	rs?		
		t No.:		Institution and Branch: _		
Savings Acc				Institution and Branch: _		
-		elative not living				
		ant, User, or Other Party:			Telephone:	
Relationship	· _	Address:				
SECTION (Do not com Applicant: Other Party:	ıplet □ N		Unmarried (inc	luding single, divorced, and cluding single, divorced, a		

[Open-end, unsecured credit]

SECTION D— ASSET AND DEBT INFORMATION (If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant, User, or Other Person. Please mark Applicant-related information with an "A." If Section B was not completed, only give information about the Applicant in this Section.)

ASSETS OWNED (use separate sheet if necessary.)

Descript	ion of Assets		Value		Subject to Debt? Yes/No			Name(s) of Owner(s)		
Cash			s							
Automobiles (Make, Model, Yea	ır)									
Cash Value of Life Insurance (Is Face Value)	suer,									
Real Estate (Location, Date Acq	uired)									
Marketable Securities (Issuer, Ty	ype, No. of Shares)									
Other (List)	ARTON CONTRACTOR CONTR									
Total Assets			s							
OUTSTANDING DEBTS (Incl	lude charge accounts, inst mortgages, etc. Use sepa	allment cor	ntracts, credit c	ards,						
	Type of Debt	Name	e in Which	(	Original	Present	1	Monthly	Past Due?	
Creditor  1. (Landlord or	or Acct. No.	Acc	t. Carried	rried Debt \$ (Omit re		Balance \$ (Omit rent)	:	Payments	Yes/No	
Mortgage Holder)	☐ Mortgage									
2.										
3.										
4.							Ì			
5.							+			
5.							+			
Total Debts				s		s	1	5		
(Credit References)									Date Paid	
1.				s						
2.										
Are you a co-maker, endorser, o guarantor on any loan or contrac	r ¤? Yes □ No [		If "yes" for whom?			To	who	m?		
Are there any unsatisfied udgments against you?	Yes □ No □ Amo	unt \$			If "yes' to who	m owed?				
Have you been declared oankrupt in the last 14 years?	Yes ☐ If "y No ☐ wher	es" e?						Year		
Other Obligations—(E.g., liabili	ity to pay alimony, child s	upport, ser	oarate maintena	nce. l	Jse separate	sheet if neces	sary	()		
Everything that I have state or not it is approved. You are au	ed in this application is co thorized to check my cred	rrect to the lit and emp	best of my kno loyment history	owled y and	ge. I unders to answer q	stand that you uestions abou	will I you	retain this appl ir credit experi	ication whether ence with me.	
Applicant's Signa	ture	Date				er Signature re Applicable)			Date	

#### Pt. 202, App. B

CREDIT APPLICATION IMPORTANT: Read these Directions before completing this Application. Check | If you are applying for individual condition you row name and are relying no your own income or assets and not the income or ☐ If this is an application for joint credit with another person, complete all Sections, providing information in B about the joint applicant If this is an approximate the intend to apply for joint credit.

Applicant If you are applying for individual credit, but are relying on income from allmony, child support, or separate maintenance or on the income or assets or another person as the basis for repayment of the credit requested, complete all Sections to the extent possible, providing in information in B about the person on whose allmony, support, or maintenance payments or income or assets you are relying. SECTION A—INFORMATION REGARDING APPLICANT Full Name (Last, First, Middle): Present Street Address: \_\_ \_\_\_ Driver's License No.: Previous Street Address: \_\_\_ City: \_\_ State: \_ \_\_ Telephone: \_ Present Employer: Years there: Position or title: Name of supervisor: Employer's Address: Previous Employer: Present net salary or commission: \$ \_\_\_\_\_\_ per \_\_\_\_\_ No. Dependents: \_\_\_\_\_ Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: court order 
written agreement oral understanding Is any income listed in this Section likely to be reduced before the credit requested is paid off?  $\square$  Yes (Explain in detail on a separate sheet.) No  $\square$ Have you ever received credit from us? \_\_\_\_\_ When? \_\_\_\_ \_\_ Office: \_\_ Checking Account No.: Institution and Branch: Savings Account No.: \_\_\_ \_\_\_ Institution and Branch: \_\_ not living with you: \_\_\_\_\_ Relationship: \_\_\_\_ Address:\_\_\_ SECTION B—INFORMATION REGARDING JOINT APPLICANT, OR OTHER PARTY (Use separate sheets if necessary.) Full Name (Last, First, Middle): Relationship to Applicant (if any): \_\_\_\_ Social Security No.: Driver's License No.: \_\_\_ Present Employer: Years there: Position or title: Name of supervisor: \_ Employer's Address: Previous Employer: Years there: Previous Employer's Address: \_\_\_\_ No. Dependents: \_\_\_ \_\_\_ per \_\_\_\_ Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: court order 
written agreement oral understanding Other income: \$ \_\_\_\_\_ per \_\_\_\_ Source(s) of other income: \_ Is any income listed in this Section likely to be reduced before the credit requested is paid off?

Yes (Explain in detail on a separate sheet.) No | Institution and Br
Checking Account No: \_\_\_\_\_\_ Institution and Br \_\_ Institution and Branch: Savings Account No.: \_\_\_\_ Institution and Branch: Name of nearest relative norms and Joint Applicant or Other Party: \_\_\_\_\_\_\_ Address: \_\_\_\_\_ SECTION C—MARITAL STATUS (Do not complete if this is an application for an individual account.) ☐ Separated ☐ Separated ☐ Unmarried (including single, divorced, and widowed)
☐ Unmarried (including single, divorced, and widowed)

SECTION D— ASSETAND DEBT INFORMATION (If Section B has been completed, this Section should be completed giving information about both the Applicant and Joint Applicant or Other Person. Please mark Applicant-related information with an "A." If Section B was not completed, only give information about the Applicant in this Section.)

ASSETS OWNED (use separate sheet if necessary.)

Subject to Debt? Yes/No Description of Assets Value Name(s) of Owner(s) Automobiles (Make, Model, Year) Cash Value of Life Insurance (Issuer, Face Value) Real Estate (Location, Date Acquired) Marketable Securities (Issuer, Type, No. of Shares) Other (List) Total Assets OUTSTANDING DEBTS (Include charge accounts, installment contracts, credit cards, rent, mortgages, etc. Use separate sheet if necessary.) Type of Debt or Acct. No. Original Debt Monthly Payments Past Due? Yes/No (Landlord or Mortgage Holder) (Credit References) Date Paid Are you a co-maker, endorser, or guarantor on any loan or contract? Yes 🗆 No 🗆 Are there any unsatisfied judgments against you? Yes □ No □ Amount \$ Yes □ No □ If "yes" where? Other Obligations—(E.g., liability to pay alimony, child support, separate maintenance. Use separate sheet if necessary.) SECTION E—SECURED CREDIT (Briefly describe the property to be given as security.) and list names and addresses of all co-owners of the property: Name Address If the security is real estate, give the full name of your spouse (if any): Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me. Date

Applicant's Signature

Other Signature (Where Applicable)

#### Pt. 202, App. B

CREDIT APPLICATION
IMPORTANT: Read these Directions before completing this Application. | If you are applying for individual credit in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete of nist occupied to first part of Section C and Section E.

If you are applying for joint credit with another person, complete all Sections except E, providing information in B about the joint applicant. If the requested credit is to be secured, then complete Section E. If you are applying for individual credit, but are relying on income from alimony, child support, or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested, complete all Sections except E to the extent possible, providing information in B about the person on whose allimony, support, or maintenance payments or income or assets you are relying. If the requested credit is to be secured, then complete Section E. Amount Requested Payment Date Desired SECTION A—INFORMATION REGARDING APPLICANT Full Name (Last, First, Middle): Present Street Address: \_ Years there: \_\_\_\_ Zip: \_\_\_\_\_ Telephone: \_\_\_\_ City: \_\_ Social Security No.: \_\_ \_\_\_\_ Driver's License No.: \_\_\_\_\_ Previous Street Address: \_\_\_\_Name of supervisor: \_\_\_\_\_ Employer's Address: \_\_\_ Previous Employer's Address: \_\_\_\_ No. Dependents: \_\_ Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: court order 🗆 written agreement 🗀 oral understanding 🗀 Other income: \$ \_\_\_\_\_\_ per \_\_\_\_\_ Source(s) of other income: \_\_\_\_ Is any income listed in this Section likely to be reduced before the credit requested is paid off?  $\square$  Yes (Explain in detail on a separate sheet.) No  $\square$ Have you ever received credit from us? \_\_\_\_\_ When? \_\_\_\_ Savings Account No.: \_\_\_\_ Relationship: \_\_\_\_\_ Address:\_\_\_\_ SECTION B—INFORMATION REGARDING JOINT APPLICANT, OR OTHER PARTY (Use separate sheets if necessary.) Social Security No.: Driver's License No.: \_\_\_\_ Present Employer: Years there: Position or title: \_\_ Name of supervisor: \_\_\_\_ Employer's Address: Previous Employer: Years there: Previous Employer's Address: \_\_ \_\_\_\_ per \_\_\_\_ No. Dependents: Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Alimony, child support, separate maintenance received under: court order 🗌 written agreement 🗎 oral understanding 🗎 Other income: \$ \_\_\_\_\_ per \_\_\_\_ Source(s) of other income: \_\_\_\_\_ Is any income listed in this Section likely to be reduced before the credit requested is paid off?

☐ Yes (Explain in detail on a separate sheet.) No ☐ Checking Account No.: \_\_\_ Institution and Branch: \_\_ Savings Account No.: \_\_\_\_ Institution and Branch: Name of nearest relative not living with
Joint Applicant or Other Party:

Relationship:

Address: Telephone:

SECTION C-MARITAL ST Do not complete if this is an	ATUS application for inc	lividual	unsecure	ed credit.)					
Applicant:	Separated Separated		Unmarrie	d (including sir ied (including s	gle, o	divorced, an , divorced, a	d widowed) and widowed)		
SECTION D— ASSET AND both the Appli completed, on	DEBT INFORMA cant and Joint Appl	TION ( licant or about the	If Section Other Per	B has been cor son. Please ma ant in this Section	nplet rk Ap	ed, this Sect oplicant-relat	ion should be ed information	completed giving in with an "A." If So	nformation about ection B was not
ASSETS OWNED (use separat	e sheet if necessary	r.)			,				
Descrip	tion of Assets			Value		Subject Ye	to Debt? s/No	Name(s) of Owner	(s)
Cash				s				· · · · · · · · · · · · · · · · · · ·	
Automobiles (Make, Model, Yo	ear)								
Cash Value of Life Insurance (I	ssuer,								
Real Estate (Location, Date Ac	quired)								
	. ,								
Marketable Securities (Issuer,	Type, No. of Shares	)						***************************************	
Other (List)									
Total Assets				s					
OUTSTANDING DEBTS (In	clude charge accou	nts, inst	ilment co	ntracts, credit c	ards,	rent, mortga	iges, etc. Use s	eparate sheet if ne	cessary.)
Creditor	Type of De or Acct. N	bt o.	Nam Acc	e in Which t. Carried		Original Debt	Present Balance	Monthly Payments	Past Due? Yes/No
l. (Landlord or Mortgage Holder)	Rent Paymen				\$ (0	Omit rent)	\$ (Omit rent)	s	
2.									
3.									
Total Debts					s		s	s	
(Credit References)									Date Paid
1.					\$				
2.									
Are you a co-maker, endorser, guarantor on any loan or contr	or act? Yes 🗆	No [		If "yes"   for whom?			To	whom?	
Are there any unsatisfied udgments against you?	Yes □ No □	Amo	unt \$			If "yes" to who	m owed?		
Have you been declared pankrupt in the last 14 years?	Yes □ No □	If "ye wher	es" e?					Year	
Other Obligations—(E.g., liab	lity to pay alimony	, child s	upport, sej	parate maintena	nce.	Use separate	sheet if neces	sary.)	
SECTION E—SECURED C	REDIT (Complete	only if	credit is t	to be secured.)	Brie	fly describe	the property	to be given as sec	urity.
and list names and addresses o	f all co-owners of t Name	he prope	erty:				Addr	ëss	
If the security is real estate, giv	ve the full name of	your spo	ouse (if any	y):					
Everything that I have sta or not it is approved. You are a	ted in this applicati uthorized to check	on is co my cred	rrect to the	e best of my kno ployment histor	owled y and	dge. I unders I to answer o	tand that you	will retain this app t your credit exper	lication whether ience with me.
				_					
Applicant's Sign	ature		Date				er Signature e Applicable)		Date

## Pt. 202, App. B

Community property

# CREDIT APPLICATION IMPORTANT: Read these Directions before completing this Application.

Appropriate maint Box Section	enance payments or on the inco ons A and D. If the requested cro	ome or assets of anothe	er person as the basis for re	payment of the credit re	equested, complete only
☐ In all the po	other situations, complete all erson on whose alimony, supported, also complete Section I	Sections except E, pr ort, or maintenance p		about your spouse, a je ets you are relying. If t	oint applicant or user, or the requested credit is to
If you	a intend to apply for joint cred	it, please initial here.	Applicant Co-App	licant	
Amount Requested	Payment Date Desired	Proceeds of Cre To be Used For			
					CONTRACTOR HALLS
	MATION REGARDING AP	PLICANT			
Full Name (Last, First, N					Birthdate: / /
Present Street Address:					Years there:
City:			Zip:		
Social Security No.:			Driver's License No.:		
					Years there:
City:			Zip:		
Position or title:			Name of supervisor:		
Employer's Address:					
Previous Employer:					Years there:
Previous Employer's Ad					
Present net salary or con	nmission: \$	per	No. Dependents:	Ages:	
this obligation.	t, or separate maintenance in separate maintenance received				
Other income: \$		Source(s)		oral onderstanding C	
	hi- Caria - Dhahaa haa haa	II di	16 1 15		
Yes (Explain in detail	his Section likely to be reduce I on a separate sheet.) No	d in the next two year	rs or before the credit requ	ested is paid off?	
Have you ever received	credit from us?	When?		Office:	
Checking Account No.:			Institution and Branch:		
Savings Account No.: _			Institution and Branch:		
Name of nearest relative					
not living with you: Relationship:	Address:			Telephone:	
Relationship.	Address				
SECTION B-INFOR	MATION REGARDING SPO	DUSE, JOINT APPI	LICANT, USER, OR OTI	HER PARTY (Use sep	arate sheets if necessary.
Full Name (Last, First, N	Middle):				Birthdate: / /
Relationship to Applicar	nt (if any):				
Present Street Address:					Years there:
City:		State:	Zip:	Telephone:	
Social Security No.:			Driver's License No.: _		
Present Employer:			Years there:	Telephone:	
Position or title:			Name of supervisor:		
Employer's Address:					
Previous Employer: _					Years there:
Previous Employer's Ad					
Present net salary or con	nmission: \$	per	No. Dependents:	Ages:	
this obligation.	t, or separate maintenance in separate maintenance received				
Other income: \$	per	Source(s)	of other income:		
☐ Yes (Explain in detail)	his Section likely to be reduce I on a separate sheet.) No ☐	d in the next two year ]			
Checking Account No.:			Institution and Branch:		
Savings Account No.: _			Institution and Branch:		
Name of nearest relative Spouse, Joint Applicant,				Telephone:	
Relationship:				relephone:	

Community property]										
SECTION C—MARITAL STA		П.,								
Applicant:	☐ Separated ☐ Separated	Մոր	narrie	d (including sin ied (including s	gle, o	livorced, an , divorced, a	d widowed) ind widowed)			
SECTION D— ASSET AND D both the Applica with an "A." If S	EBT INFORMAT ant and Spouse, Joi Section B was not o	TION (If Sent Applicar completed,	ection it, Use only g	B has been con er, or Other Pers give information	npleti on. F	ed, this Sect Please mark, ut the Appli	ion should be Applicant-relicant in this Se	complet sted info ection.)	ed giving in rmation	formation abou
ASSETS OWNED (use separate										
Descripti	on of Assets			Value		Subject Ye	to Debt? s/No	Name(s	) of Owner(	s)
Cash				s						
Automobiles (Make, Model, Yea	r)									
Cash Value of Life Insurance (Iss Face Value)	suer,									
Real Estate (Location, Date Acqu	uired)									
Marketable Securities (Issuer, Ty	pe, No. of Shares)									
Other (List)										
Total Assets				\$						
OUTSTANDING DEBTS (Incl					ards,	rent, mortga	ges, etc. Use	separate	sheet if nec	essary.)
Creditor	Type of Deb or Acct. No.		Nam	e in Which t. Carried	١.	Original Debt	Present Balance		Monthly ayments	Past Due? Yes/No
(Landlord or Mortgage Holder)	Rent Payment Mortgage				\$ (0	Omit rent)	\$ (Omit rent			
2.										
3.										
Total Debts					s		s	s		
(Credit References)										Date Paid
I.					\$					
2.										
Are you a co-maker, endorser, or guarantor on any loan or contrac	r t? Yes 🗆	No 🗆		If "yes" for whom?			То	whom?		
Are there any unsatisfied judgments against you?	Yes  No	Amount	s			If "yes" to who	m owed?			
Have you been declared bankrupt in the last 14 years?	Yes 🗆 No 🗆	If "yes" where?							Year	
Other Obligations—(E.g., liabili	ty to pay alimony,	child suppo	ort, sep	parate maintena	nce.	Use separate	sheet if nece	ssary.)		
SECTION E—SECURED CR	EDIT (Complete	only if cree	dit is t	to be secured.)	Brie	fly describe	the propert	to be g	iven as secu	urity.
and list names and addresses of	all co-owners of th Name	e property:					Add	ress		
Everything that I have state or not it is approved. You are aut	d in this application	n is correct ny credit an	to the	e best of my kno bloyment histor	owled y and	ige. I unders to answer of	stand that you questions abo	will reta	in this appl redit expens	cation whether ence with me.
Applicant's Signa	ture		Date			Oth (Whe	er Signature re Applicable	)		Date

## Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower' or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when II the income or assets of a person other than the "Borrower' (including the Borrower's spouse) will be used as a basis for long qualification or II he income or assets of the Borrower's spouse will not be used as a basis for longulation, our this or her labilities must be considered because the Borrower resides in a community properly state, be security properly is cated in a community properly state, or the Borrower is relying on other properly located on a community properly state as a basis for repayment of the loan.

				I. TY	PE OF	MORTGAG	E AND TERM	IS OF I	LOAN					
Mortgage Applied for:	□ VA □ FHA	☐ Conventional ☐ USDA/Rural Housing Sen		Other (			Agency Case I				Lender C	ase Numi	ber	
Amount \$		Interest Rate	%	lo. of Mon		Type:	☐ Fixed Rate ☐ GPM		Other (e	pe):				
Cubicat Dear	and Address (at			. PROP	ERTY I	IFORMATIO	ON AND PUR	RPOSE	OF LOA	N.				No. of Units
Subject Prop	Jerty Address (st	reet, city, state, &	ZIP)											No. of Units
Legal Descri	iption of Subject	Property (attach o	lescript	ion if neci	essary)									Year Built
		ce 🔲 Construct	ion-Per	manent	Other (	explain):		Pro	perty will I Primary R	oe: esidence	☐ Secor	ndary Res	idence	☐ Investment
		ction or construc				le s m			las a .			lan		
Year Lot Acquired	Original Cost		Amou	nt Existing	Liens	(a) Pre	sent Value of Lo	t	(b) Cost	of Improve	ements	lotai	(a + b)	
	\$		\$			\$			\$			\$		
	is line if this is a	refinance loan.												
Year Acquired	Original Cost		Amou	nt Existing	Liens	Purpos	e of Refinance		D	escribe Im	provemen	its 🗆 m	ade (	to be made
	\$		\$						C	ost: \$				
Title will be h	held in what Nam	e(s)					Mar	ner in wh	nich Title v	vill be held				e will be held in:
Source of Dr	own Daymont Co	ttlement Charges	andlar	Cubordin	ato Einano	ring (ovolain)							급	ee Simple easehold
Source of DC	own rayment, Se	menterii Griafges	anwor	Subordin	aid FilldNO	any (explain)								how expiration date)
		Borrov			III. E	BORROWE	RINFORMAT		A . J . 1	Co-Bo				
porrower's N	ame (include Jr.	or Sr. if applicable	3)				Co-Borrower's	name (in	ciude Jr. c	or Sr. it app	nicable)			
Social Secur	rity Number Hom	e Phone (incl. are	ea code	DOB (N	IM/DD/YYYY	Yrs. School	Social Security	Number	Home Ph	one (incl.	area code	DOB (M	WDD/YY	Yrs. School
Married	☐ Unmarried					Co-Borrower)	Married		arried (inc					y Borrower)
☐ Separate			no.		ges		☐ Separated		ced, widov		no.		ges	
Present Add	ress (street, city,	state, ZIP)	<b>U</b> 0	wn 🗆 Re	nt	No. Yrs.	Present Addres	is (street	, city, state	, ZIP)	UО	wn 🗆 Re	nt	No. Yrs.
Mailing Addr	ress, if different fr	om Present Addr	ess				Mailing Address	s, if differ	ent from F	resent Ad	dress			
	t present address ress (street, city, s	s for less than two state, ZIP)		complete wn ☐ Re			Former Addres	s (street,	city, state	, ZIP)	□ o.	vn □ Re	nt	No. Yrs.
		Borrov	ver		IV. Ef	MPLOYMEN	IT INFORMA	TION		Co-Bo	rrower			
Name & Add	iress of Employe		Self E	mployed	Yrs. on th	is job	Name & Addres	s of Emp	oloyer		☐ Self E	mployed	Yrs. or	this job
					Yrs. empl line of wo	loyed in this rk/profession							Yrs. er line of	nployed in this work/profession
Position/Title	Type of Busines	S		Business	Phone (in	cl. area code)	Position/Title/Ty	pe of Bu	siness			Business	Phone	incl. area code)
Hampley- 4	In assument no - lat-	u for loss th +		H	nambhi a	danad la w	than one no - 't'		alata the 1	allandar	1			
	in current position iress of Employer	on for less than to			Dates (fro		Name & Addres				☐ Self E	mployed	Dates	from – to)
					Monthly I	ncome							Monthl	y Income
					,									
Docition/Title	/Time of Puel	•		Dunings-	Dhone /:-	al area and-1	Donition (Titl- 77)	no of P	ninana			Dunings-	Dhone :	inal area earl-1
Position/ little	/Type of Busines	S		Business	Phone (inc	ci. area code)	Position/Title/Ty	pe of Bu	siness			Business	Phone	incl. area code)
Name & Add	Iress of Employer		Self E	mployed	Dates (fro	om – to)	Name & Addres	s of Emp	oloyer		Self E	mployed	Dates	from – to)
					Monthly I									y Income
					s								s	
Position/Title	/Type of Busines	s		Business	Phone (inc	cl. area code)	Position/Title/Ty	pe of Bus	siness			Business I	*	incl. area code)
Freddie Mac	Form 65 01/04					Page	1 of 4					Fannie M	Mae Fo	m 1003 01/04

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	V. MOI	NTHLY INCOME AN	D COMBINED HOUSI	NG EXPENSE INFO	RMATION	
Gross Monthly Income	Borrower	Co-Borrower	Total	Housing Expense	Present	Proposed
Base Empl. Income* S		s	\$	Rent	\$	
Overtime				First Mortgage (P&I)		S
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income		-		Mortgage Insurance		-
				Homeowner Assn. Dues		
Other (before completing, see the notice in "describe other income," below)				Other:		
				Total		
Total \$		Þ	umentation such as tax retu		\$	\$
B/C	Borrow	er (B) or Co-Borrower (C	rate maintenance income ne c) does not choose to have it	t considered for repaying	this loan.	Monthly Amount \$
so that the Statement can b completed about a spouse,	e meaningfully and fa this Statement and s	chedules may be completed in a completed on a complete	ASSETS AND LIABIL ted jointly by both married ar bined basis; otherwise, sepa st be completed about that s	nd unmarried Co-Borrowe rate Statements and Sch pouse also.	edules are required. If th Complete	e Co-Borrower section v
ASSETS Description Cash deposit toward purch		Value de sto	abilities and Pledged Asse bbs, including automobile loa ock pledges, etc. Use continu- tisfied upon sale of real esta	ans, revolving charge acc uation sheet, if necessary	ounts, real estate loans, Indicate by (*) those lia	alimony, child support, pilities which will be
				Monthly Payment & Months Left to Pay		
List checking and savings			LIABILITI ame and address of Compan		Months Left to Pay S Payment/Months	Unpaid Balance
Name and address of Bank	r, S&L, or Credit Unic	Ac	ct. no.			
Acct. no.	\$	Na	ame and address of Compan	y	\$ Payment/Months	\$
Name and address of Bank	i, S&L, or Credit Unio		ct. no.			
Acct. no.	\$	Na	ame and address of Compan	y	\$ Payment/Months	\$
Name and address of Bank Acct. no.	\$	Ac Na	ct. no. ime and address of Compan	у	\$ Payment/Months	\$
Name and address of Bank	, S&L, or Credit Unio					
			ct. no.			
Acct. no. Stocks & Bonds (Company & description)	s name/number \$		ime and address of Compan	у	\$ Payment/Months	\$
		1	ct. no.			
ife insurance net cash valu	ue \$	Na	ime and address of Compan	у	\$ Payment/Months	S
Subtotal Liquid Assets	S					
Real estate owned (enter m	narket value \$		ct. no.			
rom schedule of real estate		Na	me and address of Company	у	\$ Payment/Months	\$
Vested interest in retiremen Vet worth of business(es) o attach financial statement)	wned \$					
Automobiles owned (make	and year) \$	Ac	ct. no.			
		Alii	mony/Child Support/Separat vments Owed to:	e Maintenance	\$	
		Pa	yments Owed to.			
Other Assets (itemize)	\$		b-Related Expense (child car	re, union dues, etc.)	s	30 ° 42 ° 43 ° 44 ° 44 ° 44 ° 44 ° 44 ° 44
Other Assets (iternize)	\$	Joi	,	re, union dues, etc.)	\$	

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Schedule of Real Estate Ov			rties are				LO (COIIL)		Insur	ance,			
Property Address (enter S if s or R if rental being held for in		g sale	Type of Property		resent ket Value	Amount of Mortgages & Lien	Gross s Rental Income	Mortgage Payments				Ne ental Ir	
		1		\$		s	s	s	s		\$		
		-	<u> </u>	Ψ			•	- [			-		
		-					ę	s					
List any additional names un	der which credit I	haa nr	Totals	\$	naived and	S Indicate appropriat	•	•	S umber(e)		\$		
Alternate I		iias pii	eviously i	Jeen re		reditor Name	e creditor riame(s	and account no	Account	Numbe	er		
VII. DETAIL	S OF TRANS	ACTIO	NC				VIII. D	ECLARATION	vs				
a. Purchase price		\$			If you ans	wer "Yes" to any qu	uestions a through			Borr	rower	Co-Bo	worro
b. Alterations, improvements	, repairs				sheet for e	explanation.				Yes	No	Yes	No
c. Land (if acquired separate						re any outstanding							
d. Refinance (incl. debts to b	e paid off)					ou been declared b							
e. Estimated prepaid items						ou had property for	eclosed upon or g	iven title or deed	in lieu thereof				
f. Estimated closing costs						ast 7 years?					_		_
g. PMI, MIP, Funding Fee						ı a party to a lawsu						l ä	Ш
h. Discount (if Borrower will p					e. Have y	ou directly or indire sure, transfer of title	ctly been obligated	on any loan whi	ch resulted in				ш
i. Total costs (add items a ti	hrough h)	<u> </u>			(This wo	uld include such loans as	s home mortgage loans	, SBA loans, home in	r provement loans,				
j. Subordinate financing	-111-0-11-				or loan g	uid include such loans as nal loans, manufactured uarantee, if "Yes," provide number, if any, and reaso	(mobile) home loans, ai e details, including date	ny mortgage, financia , name and address o	l obligation, bond, of Lender, FHA or				
<ul> <li>k. Borrower's closing costs p</li> <li>I. Other Credits (explain)</li> </ul>	alu by Seller				f. Are you	number, if any, and reaso a presently delinque	ons for the action.)	ony Endoral dah	at or one other	п		ln.	
i. Other Gredits (explain)					loan, m	ortgage, financial o	obligation, bond, o	r loan guarantee	?	_	_	_	_
						ive details as described					_	_	_
						obligated to pay a		ort, or separate r	naintenance?			ü	Ц
<ul> <li>m. Loan amount (exclude PMI, MIP, Funding</li> </ul>	a Eng financed)					part of the down pa							
(excidue i mi, mii , i dildiii	ig i ee iiilaiiced)				i. Are you	a co-maker or end	dorser on a note?			ч	ч	u	U
n. PMI, MIP, Funding Fee fin	anced	1			j. Are you	u a U.S. citizen?							
						a permanent resid							
o. Loan amount (add m & n)					I. Do you	intend to occupy to omplete question m belo	the property as yo	ur primary resid	ence?				
						ompiese question m belo ou had an ownersh				П			П
p. Cash from/to Borrower						at type of property				_	_	_	_
(subtract j, k, l & o from i)						ond home (SH), or			,,				
					(2) How	v did you hold title t	o the home—solel	y by yourself (S)	,				
						tly with your spouse						_	
F-1-11	4	1.1.	IX.	ACK	NOWLED	GMENT AND	AGREEMENT						
and agrees and acknowledge	s that: (1) the info	ormatio	nder and on provid:	to Lenc ed in th	iers actual i is applicatio	or potential agents, n is true and corre	ct as of the date s	et forth opposite	surers, service e my signature	and th	cessor nat any	s and a intenti	assigi ional
negligent misrepresentation or	of this information	contair	ned in this	applic	ation may re	sult in civil liability,	including monetar	y damages, to a	ny person who	may s	uffer a	ny loss	due
of Title 18, United States Cod	e, Sec. 1001, et s	eq.; (2	2) the loar	reque	sted pursua	nt to this application	n (the "Loan") will	be secured by a	mortgage or d	eed of	trust o	n the p	roper
residential mortgage loan; (5	erty will not be us 5) the property wil	lea ior Il be o	any illega ccupied a	u or pro s indica	nibited purp ated herein;	ose or use; (4) all (6) any owner or	servicer of the Lo	an may verify or	reverify any ir	tne pu Iformal	irpose tion cc	ntained	aining d in th
application from any source is is not approved: (7) the Lende	ámed in this ápplic er and its agents. I	cation,	and Lend insurers	der, its s	ers success	or assigns may reta sors and assigns m	in the original and ay continuously re	or an electronic on the informa	record of this a tion contained	ipplication the	tion, ev annlica	ven if th	ie Loa
obligated to amend and/or su	pplement the info	rmatio	n provide	in this	application	if any of the mater	ial facts that I have	represented he	rein should ch	ange p	prior to	closing	g of th
relating to such delinquency, i	y payments on the report my name at	e Loan nd acc	ount infor	mation	to one or m	ner or servicer of t ore consumer cred	ne Loan may, in a it reporting agenci	es; (9) ownershi	ner rights and ip of the Loan a	remed and/or	admin	at it ma istration	ry na n of th
Loan account may be transfer representation or warranty ex	red with such noti	ce as i	may be re renarding	quired the pro	by law; (10) nerty or the	neither Lender nor condition or value of	its agents, brokers of the property: an	i, insurers, servic d (11) my transm	ers, successor	's or as	ssigns tion as	has ma an "ele	ide ai
record" containing my "elect	ronic signature,	as the	se terms	are d	efined in a	oplicable federal ar	nd/or state laws (	excluding audio	and video re	cordin	gs), or	my fa	csimi
Each of the undersigned spec and agrees and acknowledge and agrees and acknowledge negligent miserpresentation or reliance upon any misreprese of Tibe 16, United States Cod of Tibe 16, United States Cod residental mortgage loan; or so in the approved; (7) the Lende application from any source in is not approved; (7) the Lende application from any source in relating to such delinquency; Loan account may be transfer representation or warranty, we transmission of this application my original written signature.	ii containing a las	CITILLE	oi iliy sigi	ialuie,	siiaii be as t	medive, emorceau	ie and valid as ii a	paper version or	u iis appiicatioi	Meie	uelive	ieu coi	Itaniii
Borrower's Signature				Dat	е	Co-Borrowe	r's Signature			D	ate		
X						x				-			
			X. II	IFOR	MATION F	OR GOVERNM	MENT MONITO	RING PURPO	SES				-
The following information is re	equested by the F	ederal	Governn	nent for	certain type	es of loans related	to a dwelling in o	rder to monitor	the lender's co	mpliar	nce wit	h equa	cred
opportunity, fair housing and I discriminate neither on the ba	home mortgage d	isclosu	ire laws.	You are	not require	ed to furnish this inf	ormation, but are	encouraged to d	o so. The law	provid	es that	a lend	Jer ma
may check more than one des	signation. If you d	to not	furnish et	hnicity.	race, or sex	, under Federal reg	ulations, this lend	er is required to r	note the inform	ation o	on the	basis o	f visu
observation or surname. If yo	ou do not wish to f	urnish	the inforr	nation,	please cher	the box below. (	Lender must revier	w the above mat	erial to assure	that th	e discl	losures	satis
all requirements to which the	not wish to furnis				aw ioi trie pa	CO-BORRO		not wish to furnis	h this informat	ion			
	panic or Latino		lot Hispar		atino	Ethnicity:		anic or Latino	Not Hispa		Latino		
	erican Indian or				Black or	Race:		rican Indian or	☐ Not Hispa		Blad		
	ska Native		normali I		African Ame			a Native	- Asian	_	Afric	an Am	ericar
	ive Hawaiian or	۵v	/hite					e Hawaiian or	□ White				
	er Pacific Islander							r Pacific Islander					
Sex: Fem		O M				Sex:	☐ Fema		☐ Male				
To be Completed by Interview This application was taken by	ver Interviewer	s Nam	e (print o	(ype)			Name and A	ddress of Intervi	ewers Employ	18			
☐ Face-to-face interview ☐ Mail	Interviewer's	s Sign	ature			Date							
☐ Mail ☐ Telephone													

Page 3 of 4

## Federal Reserve System

Pt. 202, App. B

Continuation Sheet/Residential Loan Application								
more space to complete the Residential	Borrower:	Agency Case Number:						
Loan Application. Mark B for Borrower or C for Co-Borrower.	Co-Borrower:	Lender Case Number:						

We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any talse statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.								
Borrower's Signature	Date	Co-Borrower's Signature	Date					
X		x	•					
Eraddia Mar Form 85 01/04	Dana	A of A	Fannia Mae Form 1003 01/04					

[Reg. B, 68 FR 13161, Mar. 18, 2003, as amended at 68 FR 53491, Sept. 11, 2003]